THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Information relating to the accounts of the customers cannot be divulged by the banks except as otherwise provided by law.

(b) and (c) Do not arise.

Honouring of third party transaction by insurance companies

4030. SHRI MANOHAR GAJANAN JOSHI: Will the Minister of FINANCE be pleased to state:

(a) whether insurance companies do not honour third party insurance;

(b) if so, the reasons therefor;

(c) whether Insurance Regulatory Development Authority has issued any order to insurance companies to honour third party insurances;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): Insurance Regulatory and Development Authority (IRDA) has informed that some instances of refusal of motor third party insurance cover by insurers have been brought to its notice and these have been taken up with the concerned insurers.

(b) Due to adverse claim experience, insurers are wary of taking on third party risks, and have been voicing their concern on inadequate pricing which has rendered the portfolio unsustainable.

(c) to (e) Yes, Sir. IRDA has issued directives that no insurer shall deny Motor Third Party Insurance to any vehicle having a valid fitness certificate.

Allocation for social sectors of tribal areas

4031. MS. MABEL REBELLO: Will the Minister of FINANCE be pleased to state:

(a) whether the yearly allocation of financial assistance on social and infrstructure is sectors biased towards developed districts and States of

the country rather than to the poorest tribal districts, if so, the details thereof; and

(b) what is the total financial allocation for social sector of the tribal areas *i.e.* Simdega and Gumla of Jharkhand for the last 3 years, district-wise, block-wise and year-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir. As per Ministry of Tribal Affairs the level of infrastructure in Scheduled/Tribal Areas is very low as compared to the rest of the general areas.

(b) Funds are allocated State-wise and not district-wise or block-wise. The release of funds to the State of Jharkhand including the programmes in the districts of Simdega and Gumla of Jharkhand under various scheme of the Ministry of Tribal Affairs during the last three years are as follows:

(Rs. in lakhs)

Years	Amount Released
2003-04	9081.57
2004-05	8723.72
2005-06	7952.70

Loans to Tribals in Jharkhand and Chhattisgarh

4032. MS. MABEL REBELLO: Will the Minister of FINANCE be pleased to state:

(a) whether the loans provided by banks to the tribal in Jharkhand and Chhattisgarh is very poor; and

(b) if so, what is being done to improve the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The total number of SC/ST beneficiaries assisted in the State of Jharkhand and Chhattisgarh under Government Sponsored Schemes [Swarna Jayanti Gram Swarojgar Yojana (SGSY), Swarna Jayanti Shahari Rojgar Yojana (SJSRY),